

EXHIBIT "C"

May 26, 2016

Mr. Elijah Winston & Ms. Shelia Williams
451 Liberty Street
Beacon, NY 12508

Dear Elijah and Shelia,

Hello to both of you. Mr. Winston I apologize for not including your name on the last letter I sent to Ms. Williams about the prospect of refinancing the mortgage I hold on the property you both own in Beacon NY. I understand you are upset because of my mistake which was not my intent at all so please accept my apology. I am still willing to help with any tax interest expenses you may need a 1099 for based upon the proven payments you have made on the loan.

I am writing to you both now because the call I had with just Shelia on Wednesday night did not go as I had hoped. What I was hoping would happen was for me to let you know that as we discussed over a year ago if the mortgage has been paid on time I would offer you a reduced balance which would lower your monthly payment if you agreed to refinance the loan. As I mentioned you have made the last 15 payments, as reflected on the pay history I emailed you and have also attached to this letter, on time. This pay history shows your current unpaid principle balance as \$265,209.50.

For me to make you a valid offer for a refinance which would include a lowering of the principle balance and the interest rate which would of course lower your monthly payment I would need an application completed and your authorization to the new lender to review that application to see if an approval could be granted. The new lender would set up an escrow account for your taxes and insurance. You would now finally have your loan with a bank that I believe you would both feel more secure with.

As far as your questions about my ownership of the current loan you will find attached to this letter a copy of the note, I have the original, and a release from Santander Bank releasing the note back to me. I have also attached a letter from the NYS Banking department granting me the authority to service the loan as well. You can also call my lawyer, Patrick Boatman attorney at law at his office phone which is (806) 291-9061. He will verify for you or your lawyer or anyone else you want confirmation given to that I indeed own the note and mortgage on the property.

Either way I look forward to talking with both of you next time we can make arrangements about this opportunity to see if it is something that fits your needs. We can also meet at the same diner if you would like to talk in person and you're welcome to bring whomever else you like to that meeting if you feel it is in your best interest.

All I want to do is to follow through with the agreement we made that if you paid on time, which you have, I would give you a benefit. I am willing to make good on my promise to you both.

Please give me a call at (203) 470-1732 or you can email me at charleslev50@yahoo.com.

Thank you.

Sincerely,

Charles Levesque

A handwritten signature in blue ink, appearing to be 'Charles Levesque', is written over the printed name. The signature is fluid and cursive, with a large initial 'C'.

10-17-14

10-18-14

18

81% 9:32 AM

< Charles Levesque
(203) 470-1732



10-17-14

Fwd Good afternoon I am
traveling this coming week and
would like a meeting the following
week of October 27th. You need to
start making payments or I will
need to take other action
Charles Levesque

10-18-14

Hi Charles the week of Tuesday Oct
28 at diner in Danbury is find.
Sheila did mention she spoke with
you and we was going to make
arrangement this week. Charles we
do realize we have to start making
payments in which we thought you
are working with us on this matter
so we can begin payments again

Charles to meet 6:30 at dinner in
Danbury ok?

①

9-18-14

From: "Charles Levesque" <charleslev59@yahoo.com>
To: "Elijah3@optonline.net" <elijah3@optonline.net>
Date: 09/18/2014 05:57:28 PM
Subject: Next meeting

Next Saturday the 28th is good for me in the morning at the 84 Diner. I need all proof of payments made to Green Law and or Reiner and or Servicing Oversight Solutions to work on the tax issue. You also mentioned wanting to do some work on the property so some estimates would be good to review as well.

As we discussed for now you need to start making principle and interest payments or at least interest payments in order to establish a payment history so you can refinance and obtain money to rehab your property.

Looking forward to our second meeting a week from this Saturday.

Sincerely,
Charles Levesque
charleslev59@yahoo.com
Cell 203-470-1732
Fax 1-203-413-5598

10-28-2015

New Text Document

Mr Supple . this ia A text messages Charles Levesque send me as follow:

Good afternoon Elijah.I texted Shelia about refinancing the home . Would you be interested? She asked to talk nextweek as she is busy this week . What say you.
Charles Levesque. receive at 3:53pm , on Wed.10/28/2015.

Next messages at 9:43am , had no date as follow:

We can talk on Monday . perhaps we should instill the help of some Lawyers to help in looking at both of our options . You not paying any payment for close to 5 years is one point being missed here.We'll talk Monday.

10-29-14

From: "Charles Levesque" <charleslev59@yahoo.com>
To: elijah3@optonline.net
Date: 10/29/2014 05:17:16 PM
Subject: Modification
Attachments: Winston & Williams MODIFICATION OF MORTGAGE.pdf (107KB)

Good evening Elijah and Shelia. I received word that any debt reduction is positively treated as income to you. If I reduce your balance then you will owe income taxes on the amount.

I have prepared a modification with no reduction of the principle balance but a reduction in the interest rate making the payment 1,815.33 per month. The first payment would be due December 1st of this year.

Let me know your thoughts on this.

Sincerely,
Charles Levesque
charleslev59@yahoo.com
Cell 203-470-1732
Fax 1-203-413-5598

11-11-14

From: "Charles Levesque" <charleslev59@yahoo.com>
To: eljah3@optonline.net
Date: 11/11/2014 11:30:42 AM
Subject: updated modification
Attachments: Winston & Williams MODIFICATION OF MORTGAGE.docx (26KB)

I was able to modify the note down from 348,000.00 to 270,000.00 which will result in a monthly payment of principle and interest of \$1,490.95 (one thousand four hundred ninety and .95 dollars) beginning December 1 2014. Please let me know if you have any questions. I would like to get this signed and recorded this month.

Sincerely,
Charles Levesque
charleslev59@yahoo.com
Cell 203-470-1732
Fax 1-203-413-5598

<https://webtop.webmail.optimum.net/viewmessage?r=%3Crequest%3E%3Cmail%20action%3D%22msgfetch%22%20account...> 11/11/2014

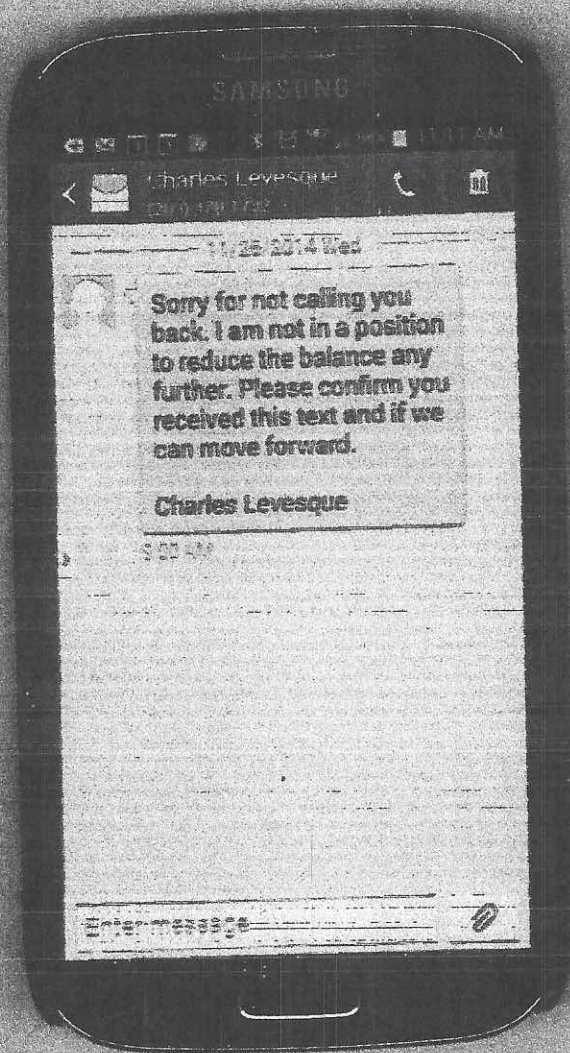
11-17-14

From: "Charles Levesque" <charleslev59@yahoo.com>
To: elijah3@optonline.net
Date: 11/17/2014 12:16:29 PM
Subject: latest modification

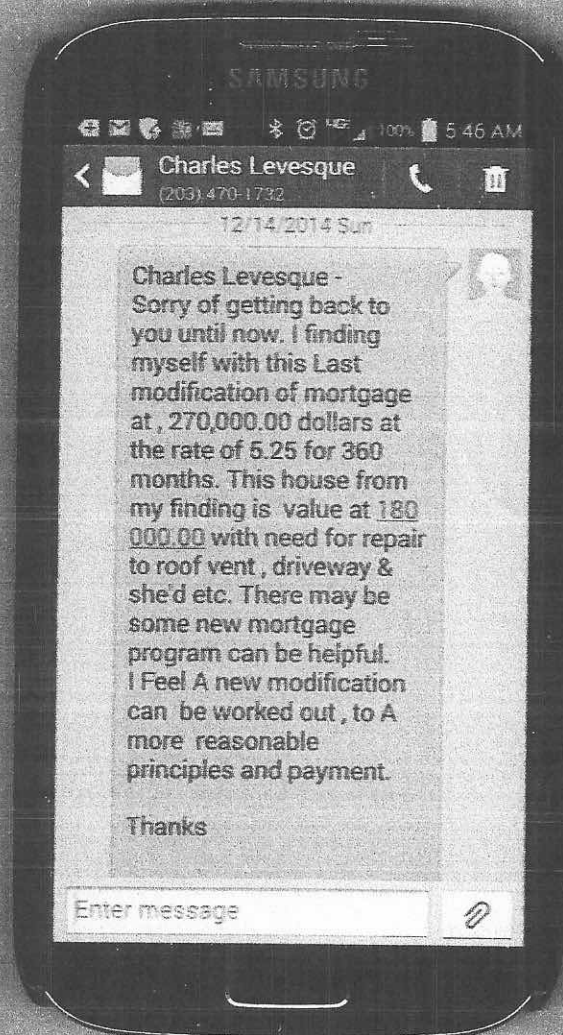
Good afternoon Elijah. Have you and Shelia had the chance to review the latest modification I sent you back on November 11th?

Sincerely,
Charles Levesque
charleslev59@yahoo.com
Cell 203-470-1732
Fax 1-203-413-5598

11-26-2014



12-14-2014




New Text Document

Mr Supple . this ia A text messages Charles Levesque send me as follow:

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From: "Charles Levesque" <charleslev59@yahoo.com>
To: elijah3@optonline.net
Date: 02/19/2015 09:26:08 AM
Subject: One last item
Attachments:  Winston Williams NY TP 584.pdf (218KB)

We need a signed NY TP 584 form in order to record the modification and make it official. Please I need you and Shelia to sign towards the bottom of page three on the right as Grantees and return it wit the signed and notarized modification.

Call me with any questions.

Sincerely,

Charles Levesque
charleslev59@yahoo.com
Cell 203-470-1732
Fax 1-203-413-5598

Schedule C – Credit Line Mortgage Certificate (Tax Law, Article 11)

Complete the following only if the interest being transferred is a fee simple interest.
I (we) certify that: (check the appropriate box)

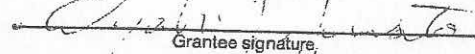

1. ☐ The real property being sold or transferred is not subject to an outstanding credit line mortgage.
 2. ☐ The real property being sold or transferred is subject to an outstanding credit line mortgage. However, an exemption from the tax is claimed for the following reason:
 - ☐ The transfer of real property is a transfer of a fee simple interest to a person or persons who held a fee simple interest in the real property (whether as a joint tenant, a tenant in common or otherwise) immediately before the transfer.
 - ☐ The transfer of real property is (A) to a person or persons related by blood, marriage or adoption to the original obligor or to one or more of the original obligors or (B) to a person or entity where 50% or more of the beneficial interest in such real property after the transfer is held by the transferor or such related person or persons (as in the case of a transfer to a trustee for the benefit of a minor or the transfer to a trust for the benefit of the transferor).
 - ☐ The transfer of real property is a transfer to a trustee in bankruptcy, a receiver, assignee, or other officer of a court.
 - ☐ The maximum principal amount secured by the credit line mortgage is \$3,000,000 or more, and the real property being sold or transferred is not principally improved nor will it be improved by a one- to six-family owner-occupied residence or dwelling.

Please note: for purposes of determining whether the maximum principal amount secured is \$3,000,000 or more as described above, the amounts secured by two or more credit line mortgages may be aggregated under certain circumstances. See TSB-M-96(6)-R for more information regarding these aggregation requirements.

 - ☐ Other (attach detailed explanation).
3. ☐ The real property being transferred is presently subject to an outstanding credit line mortgage. However, no tax is due for the following reason:
 - ☐ A certificate of discharge of the credit line mortgage is being offered at the time of recording the deed.
 - ☐ A check has been drawn payable for transmission to the credit line mortgagee or his agent for the balance due, and a satisfaction of such mortgage will be recorded as soon as it is available.
 4. ☐ The real property being transferred is subject to an outstanding credit line mortgage recorded in _____ (insert liber and page or reel or other identification of the mortgage). The maximum principal amount of debt or obligation secured by the mortgage is _____. No exemption from tax is claimed and the tax of _____ is being paid herewith. (Make check payable to county clerk where deed will be recorded or, if the recording is to take place in New York City but not in Richmond County, make check payable to the NYC Department of Finance.)

Signature (both the grantor(s) and grantee(s) must sign)

The undersigned certify that the above information contained in schedules A, B, and C, including any return, certification, schedule, or attachment, is to the best of his/her knowledge, true and complete, and authorize the person(s) submitting such form on their behalf to receive a copy for purposes of recording the deed or other instrument effecting the conveyance.

_____ Grantor signature	_____ Title	 _____ Grantor signature	_____ Title	2/28/15  _____ Grantee signature	_____ Title
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Reminder: Did you complete all of the required information in Schedules A, B, and C? Are you required to complete Schedule D? If you checked e, f, or g in Schedule A, did you complete Form TP-584.1? Have you attached your check(s) made payable to the county clerk where recording will take place or, if the recording is in the New York City boroughs of Manhattan, Bronx, Brooklyn, or Queens, to the NYC Department of Finance? If no recording is required, send your check(s), made payable to the Department of Taxation and Finance, directly to the NYS Tax Department, RETT Return Processing, PO Box 5045, Albany NY 12205-5045.